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Counselor Connection

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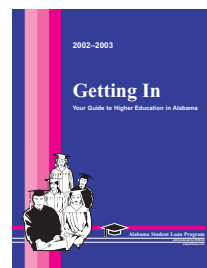
Getting In Handbook Is on Its Way

Quantities of the sixth edition of *Getting In* are being mailed to high school guidance counselors for distribution to seniors. We ask that the 2002–2003 *Getting In* be given to all seniors, not just those who are college bound. The free 153-page publication is also being sent to admissions and financial aid officers, lenders, librarians, and others throughout Alabama.

Getting In is updated annually and provides information about higher education to counselors, parents, and students. *Getting In* topics include:

- How to prepare for higher education.
- High school graduation requirements.
- Entrance tests and test dates.
- Types of postsecondary schools.
- Financial aid questions and answers.
- Tips for finding and applying for student aid.
- Major financial aid programs.
- Financial aid resources.
- Admission and financial aid processes.
- Lenders that participate in providing student loans.
- Avoiding scholarship scams.

- Alabama higher education institutions (including their mailing, e-mail, and World Wide Web addresses; financial aid and admissions office telephone numbers; costs; enrollment; admissions criteria; special programs and services; and academic majors).



If your school needs more copies, you may contact the Alabama Student Loan Program—KHEAA at one of the above addresses or numbers. Additional copies, if available, will be sent as soon as possible. *Getting In* is also available on KHEAA's Web site www.kheaa.com.

Copyright Reminder

Getting In is copyrighted and is not to be used for proprietary purposes. Permission is granted to elementary, middle, and high school counselors to copy pages from the publication for distribution to students currently enrolled in their respective institutions.

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The Counselor Connection is published by the Alabama Student Loan Program—KHEAA to share information with school counselors regarding:

- Student financial aid.
- Higher education planning materials.
- Workshops, conferences, and special events.
- Reports and summaries on higher education issues related to preparation of students for postsecondary education.

Comments and suggestions about the *Counselor Connection* are welcomed and appreciated. Please send them to KHEAA via e-mail to tballard@kheaa.com.

KHEAA does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or services and provides, upon request, reasonable accommodations to afford individuals with disabilities an equal opportunity to participate in all programs and activities. Printed with state funds.

Please Look!



You should receive the following inserts with this *Counselor Connection*:

- *Getting In* poster
- *Alabama College Costs* poster

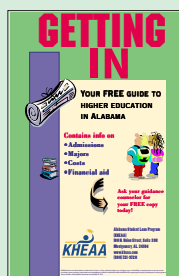
If you did not receive all of these inserts, please contact Lora Kiser at one of the above addresses or numbers.

What's Coming

In November you'll be receiving a special *Counselor Connection* featuring articles and information about the Free Application for Federal Student Aid (FAFSA) and student loans.

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Getting In Poster

Enclosed in this edition of the *Counselor Connection* is a *Getting In* poster to help make your students more aware of the hand-book.

Please display this poster prominently in your school. To request additional copies for homerooms, the cafeteria, or other locations, contact Lora Kiser at one of the addresses or numbers on page 1.

KHEAA Develops New Web Site

from a KHEAA press release

Students who want to learn more about ways to keep their student loans in good standing will find their answers at a new Web site, www.itsmoneybaby.com, developed by KHEAA, which administers the Alabama Student Loan Program.

The site offers detailed information about student loans, repayment options, deferments, and money management. Students can calculate the estimated monthly payments on their student loans, learn about budgeting, and discover ways to keep their accounts current—sometimes without making payments. The site also lets students check the status of their KHEAA loans online. In addition, the Web site can be used for the entrance and exit counseling required for borrowers.

“I think itsmoneybaby.com is a great tool to teach and promote responsible borrowing and financial management,” said KHEAA Executive Director Dr. Joe L. McCormick. “This is just another of the many ways we offer help to student loan borrowers. I hope



everyone who is considering a student loan, as well as those who already are borrowers, will take advantage of this information. It is available any time they want to use it.”

The Alabama Student Loan Program—KHEAA is the federally designated guarantor of the Federal Family Education Loan Program in Alabama. It also provides free financial aid and college planning information to students and parents.

Data Shows Higher Education Worthwhile

Information from the U.S. Bureau of the Census Current Population Survey (September 2001) shows that higher education is definitely worth pursuing from the standpoint of yearly median earnings. Specifically:

- People with an associate degree earned 23 percent more than those with only a high school diploma.
- People with a bachelor's degree earned 60 percent more than those with only a high school diploma.
- People with a master's degree earned 95 percent more than those with only a high school diploma.



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Alabama College Costs Poster

Included with this issue of the *Counselor Connection* is the Alabama College Costs poster, produced and distributed by KHEAA in cooperation with the Alabama Association of Student Financial Aid Administrators (AASFAA).

The poster is titled "Alabama College Costs 2002-2003" and features a table with columns for institution names, federal Title IV institutional codes, telephone numbers, and estimated costs. At the bottom, it states: "Grants, scholarships, work study, and loans can help pay for your higher education. Ask your guidance counselor for a free brochure about financial aid programs for Alabama students."

The 18-inch by 24-inch poster lists 67 Alabama postsecondary schools, giving the location, federal Title IV institutional code, telephone number, and estimated costs for each institution. The list includes public and private colleges, universities, community colleges, technical colleges, and proprietary trade schools. This information is also available in the latest edition of *Getting In*.

Online Chat Will Answer Questions About Student Loans

from a KHEAA press release

Alabamians who are repaying student loans can learn about deferments and forbearances during an online chat offered by Mapping Your Future on Thursday, September 12, from 2 to 3 p.m. Central time.



Student loan borrowers may be able to get deferments for such things as being unemployed, being in school, having a temporary total disability, caring for a newborn or newly adopted child, or being a working mother. A forbearance lets borrowers quit making payments for a short period of time, make smaller payments than scheduled, or take longer to make payments.

Anyone with Internet access can join the chat by going to <http://mapping-your-future.org> and selecting the chat session. Financial aid experts from across the country will be on hand to answer questions about deferments and forbearances.

Mapping Your Future is a public service Web site whose sponsors include the Alabama Student Loan Program—KHEAA.

KHEAA also provides free information for borrowers who are repaying student loans, including a brochure titled *Road Map to Repayment*. This brochure discusses repayment options, deferments, forbearances, and student loan consolidation.

Book Will Help Students Find Financial Aid

In response to requests from guidance counselors and college financial aid advisors, the Alabama Student Loan Program—KHEAA is gathering information for a new publication, *Affording Higher Education: Financial Aid Programs for Alabama Students*. The new book will list scholarships and other financial aid sources available to Alabama students. Listings will include aid available from the state and federal governments, postsecondary schools, and Alabama businesses and organizations. This issue of *Counselor Connection* contains a copy of the fact sheet we use to gather information about such programs. If you know of any programs in your community, please make copies of the fact sheet, fill in all the information you can, and send the sheets to Lora Kiser at the address on page 1. Please make sure you include the names, mailing addresses, phone numbers, and e-mail addresses (if available) of the contact persons for the programs.

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National Test Dates¹

Entrance/Placement Tests

Test Name	Test Date	Registration Deadline	Late Registration ²	Registration Fee ³
ACT	Saturdays: September 28, 2002 ⁴ October 26, 2002 December 14, 2002 February 8, 2003 ⁵ April 12, 2003 June 14, 2003	August 23, 2002 September 20, 2002 November 8, 2002 January 3, 2003 March 7, 2003 May 9, 2003	September 6, 2002 October 4, 2002 November 21, 2002 January 17, 2003 March 21, 2003 May 23, 2003	\$24 Late registration fee: Additional \$15
SAT I and SAT II	Saturdays⁶: October 12, 2002 December 7, 2002 May 3, 2003 June 7, 2003	September 10, 2002 November 1, 2002 March 28, 2003 May 2, 2003	September 14, 2002 November 13, 2002 April 9, 2003 May 14, 2003	Check with your guidance counselor
SAT I, SAT II, and ELPT⁷	November 2, 2002 January 25, 2003	September 27, 2002 December 20, 2002	October 9, 2002 January 2, 2003	
SAT I only	April 5, 2003	February 28, 2003	March 12, 2003	
ASSET	At the school's discretion	Not applicable	Not applicable	Check with admissions office
COMPASS	At the school's discretion	Not applicable	Not applicable	Check with admissions office
CPA⁸	At the school's discretion	Not applicable	Not applicable	Check with admissions office

Tests for College Credit

Test Name	Test Date	Registration Deadline	Late Registration ²	Registration Fee ³
AP	Monday-Friday⁸: May 5–9, 2003 May 12–16, 2003 Different subject each day, a.m. and p.m.	Check with your guidance counselor prior to April 1, 2003	Check with your guidance counselor	\$78 with \$22 fee reduction for low-income students
CLEP	Exams may be administered any time during the year depending on the institution's policy and schedule	Contact the local test center about registration and scheduling procedures	Not applicable	Check with the local test center.

¹ Dates are subject to change.² Additional fee required.³ See your guidance counselor for information about fee waivers for students from low-income families.⁴ Available only in Arizona, California, Florida, Georgia, Illinois, Indiana, Maryland, Nevada, North Carolina, Pennsylvania, South Carolina, Texas, and Washington.⁵ Due to the special requirements of legislation in effect in New York, a February 2003 test date is not scheduled in that state.⁶ Sunday administration will occur the day after each Saturday administration.⁷ The Language Tests with Listening are offered in November only. ELPT is offered in November and January at some test centers.⁸ Students wishing to take exams that are scheduled for the same time slot should ask their AP Coordinator to contact AP Services at (609) 771-7300 for information about taking one of the exams on an alternate date.